

Professionals across the country value the culture at SFG Brokerage of putting community, collaboration, and connection first – always working to serve our partners and, most importantly, their clients.



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BROKERAGE

Broker News

Fall 2026

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Wishing you a wonderful fall and a strong finish to the year ahead!

Partnering with you to help your clients plan with flexibility.
~ Tim, Mark, and Gayle

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Disability Income (DI) Insurance | A Tale of Two Incomes



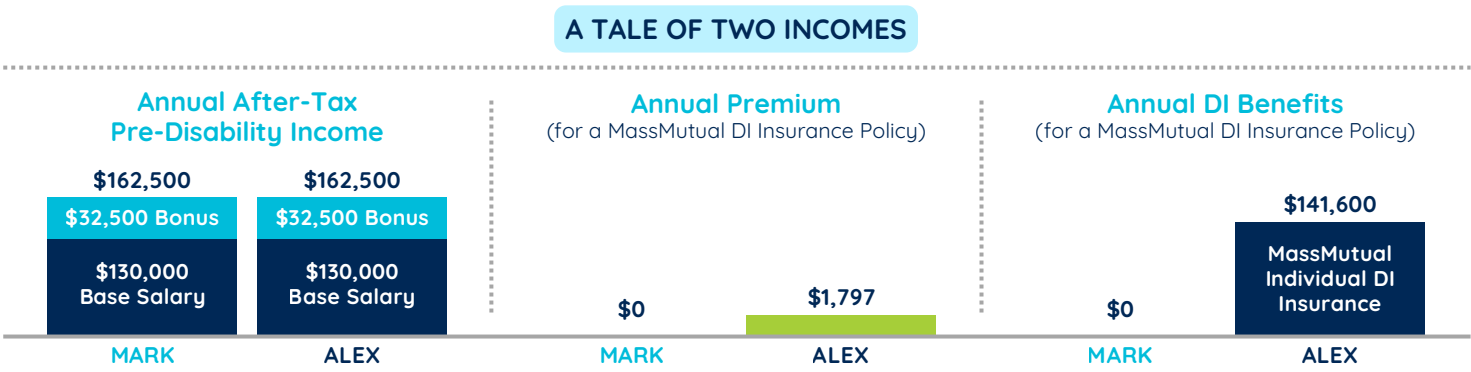
It’s easy to get caught up in focusing on how you can make more money in your career. But what would happen to that income if you became too sick or hurt to work? DI insurance may be the solution.

Individual DI insurance is essential, personal protection that can help replace a portion of your income — including bonuses and commissions — should you become disabled for an extended period of time.

To demonstrate the value of owning a MassMutual® individual DI insurance policy, let’s look at a hypothetical example of two professionals: **Mark** and **Alex** are both age 30, each make a total of \$162,500 annually (after-tax) and neither have Group Long Term Disability (GLTD) coverage through their employer.

Mark does not own an individual DI insurance policy. **Alex**, however, has chosen to use \$1,797 (less than 2% of his \$130,000 after-tax base salary) to purchase an individual DI insurance policy with a monthly total disability benefit of over \$11,000.

Now let’s see how each income is affected if **Mark** and **Alex** were to become too sick or hurt to work.



MARK

As the chart illustrates, Mark does not own a MassMutual DI insurance policy and he would not receive any benefits if he were to become disabled.

ALEX

Conversely, upon becoming totally disabled and satisfying the 90-day waiting period, Alex was able to receive \$11,800 monthly. Over a 12-month period, this was over \$140,000.

Assumptions: 3% tax bracket, male age 30, Radius Choice 5A/3 occ class, 90-day waiting period, benefit period to age 65, \$11,800 monthly total disability benefit. Policy provides coverage for a portion of both salary and bonus. Alex is totally disabled during the waiting period and remains totally disabled.

The sample rate shown is for a male. DI insurance costs for a woman using the same parameters are \$2,718. In Montana, unisex rates apply.
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Renewability, Cancellability and Termination: This policy is Non-Cancellable until the Policy Anniversary on or next following the Insured's 65th birthday. During that time, we cannot change the premiums or cancel the Policy unless requested by you, and, as long as premiums are paid on time, we will continue coverage. Thereafter, the policy is Conditionally Renewable until the policy anniversary on or next following the Insured's 75th birthday as long as the Insured is Actively at Work and is not Disabled. We can change the premiums while this policy is Conditionally Renewable.

The Policy also sets forth certain limits.

Waiting Period: The Policy does contain a Waiting Period. This is the period immediately following the start of Disability during which benefits do not accrue.

Medical Examination: A medical examination may be required to apply for the Policy depending on the amount of monthly total disability benefit being requested.

Exceptions, Reductions and Limits of the Policy: The Maximum Benefit Period is 24 months for each period of Disability caused or contributed to by a Mental Disorder. (Not applicable in VT). This 24 month limitation will not apply if the Maximum Benefit Period Endorsement is part of your policy.

The Policy does not provide any benefit for any Disability: • during a period of legal incarceration in a penal or correctional institution of more than 7 days or during a period of legal detainment of more than 7 days (Not applicable in ND). Also, this time does not apply for completion of the Waiting Period. • sustained during declared war or undeclared war or act of war. • sustained during participation in a riot or insurrection. • caused by any intentionally, self-inflicted injury (Not applicable in MT). • sustained during the Insured's commission of, or attempt to commit, a felony under local, state or federal law, or while engaged in an illegal occupation (in MT: to which a contributing cause was the Insured's commission of, or attempt to commit, a felony or to which a contributing cause was the Insured's being engaged in an illegal occupation). • that results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description.

The Policy does contain a provision which may not cover a Disability which is traceable to a condition existing prior to the effective date of the Policy.

There may be other exclusions or limitations associated with riders or endorsements if any are attached to your policy.

Radius Choice (policy form #XLIS-RC-15 et al. and ICC15-XLIS-RC in certain state including North Carolina) is a disability income insurance policy issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. This policy has exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

Competitive premiums, long-term protection —
now with added flexibility for long term care needs

UL Guard is a flexible premium universal life (UL) policy. It provides **guaranteed death benefit protection** for clients who want to ensure a death benefit for loved ones and is a strong option for those who want the ability to add valuable living benefits through optional riders, including the LTCAccess Rider II.

Enhanced protection with the LTCAccess Rider II

With the optional LTCAccess Rider II, clients can accelerate all or a portion of their policy’s death benefit during their lifetime to help cover qualified long term care expenses — providing additional flexibility and protection.

This rider enhances UL Guard’s value by addressing one of clients’ biggest financial risks — the rising cost of long term care — while maintaining life insurance protection.

UL Guard offers the following:

- No-lapse guaranteed death benefit
- Competitive short pay premium payments
- Living benefits, including those that help support long term care (LTC) needs

UL Guard compared to other guaranteed universal life products in the industry



UL Guard offers high target premiums and is competitive in single-and short-pay scenarios, compared to other guaranteed UL products in the market.

Its combination of guaranteed protection, premium flexibility, and an optional LTC rider makes it a compelling solution for clients focused on long-term financial planning. The following example shows the competitive solve for both single-pay and 5-pay policies with either a long term care or a chronic illness rider.

Single-Pay Premium*

Example note: Male, Age 65, Best Risk Class, \$1M Death Benefit, lifetime (age 121) guarantee, 2% LTC or 2% Chronic Illness rider. Single-pay premium solve.

		TARGET PREMIUM	SINGLE PREMIUM	% FROM BEST
MassMutual	UL Guard 2025 ¹	\$29,630	\$457,565	
Pacific Life	PL Promise Guarantee UL ²	\$28,360	\$466,424	-2%
Nationwide	No-Lapse Guarantee UL II ¹	\$24,868	\$487,936	-7%
Protective	Lifetime Assurance 3-26 ²	\$24,871	\$518,647	-13%
New York Life	Custom UL Guarantee AD 118 ²	\$32,121	\$554,282	-21%
Corebridge	Secure Lifetime GUL ²	\$23,092	\$570,515	-25%

5-Pay Premium*

Example note: Male, Age 65, Best Risk Class, \$1M Death Benefit, lifetime (age 121) guarantee, 2% LTC or 2% Chronic Illness Rider. 5-pay premium solve.

		TARGET PREMIUM	ANNUAL PREMIUM	% FROM BEST
MassMutual	UL Guard 2025 ¹	\$29,630	\$100,708	
Pacific Life	PL Promise Guarantee UL ²	\$28,360	\$102,449	-2%
Nationwide	No-Lapse Guarantee UL II ¹	\$24,868	\$102,968	-2%
Protective	Lifetime Assurance 3-26 ²	\$24,871	\$113,103	-12%
New York Life	Custom UL Guarantee AD 118 ²	\$32,121	\$116,328	-16%
Corebridge	Secure Lifetime GUL ²	\$23,092	\$116,789	-16%

¹ These products include a long term care rider for an additional charge. ² These products include a chronic illness rider for an additional charge.

UL Guard is a solution that can help your clients protect their long-term goals.



SCAN FOR
LTCAccessSM Rider II on UL
GuardSM – Product Snapshot

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* Except for Nationwide, these products include an enhanced surrender value benefit either as part of the base policy or through an attached rider for no additional charge. Nationwide No-Lapse Guarantee UL II offers an optional rider for an additional charge, which is reflected in the listed premium. The listed examples assume the inclusion of an enhanced surrender value benefit, if available.

The examples above provide a maximum monthly benefit of 2% of the death benefit for either chronic or long term care, up to the IRS per diem limit, with the exception of Nationwide. Nationwide’s LTC rider provides a maximum monthly benefit of 2% of the death benefit and is not restricted to the IRS per diem limit.

The hypothetical example is for training purposes only. When working with clients, a UL Guard Life Insurance Presentation must be presented. Refer to the complete UL Guard Life Insurance Presentation for guaranteed elements and premium expense and policy charges, explanations, and other important information.

The data is current as of 7/15/2026. Changes made after this date are not reflected in the comparison. All data shown is derived from company-published marketing materials and internal source material. This information is a reference source for MassMutual staff. The comparison is only intended to provide some of the more commonly available product specifications that will assist in the analysis of a company’s products. All products and features may not be available in all states. Additionally, there may be other companies that issue similar products that are not listed here. This material may not be reproduced, shown, or otherwise communicated or quoted to customers, prospects or members of the public, nor used in written form as sales literature.

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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not obligations of, nor backed by, the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The products and/or certain features may not be available in all states. State variations may apply.

UL Guard (Policy Forms: CMULG-FL-2024, CMULG-CA-2024, CMULG-SC-2024 and ICC24-CMULG in certain states, including North Carolina) is a non-participating flexible premium adjustable life insurance policy issued by C.M. Life Insurance Company (C.M. Life), a wholly-owned subsidiary of MassMutual. C.M. Life is non-admitted in New York. UL Guard (Policy form: MMULG-NY-2024 in New York) is issued by MassMutual. Both C.M. Life and MassMutual are located in Springfield, MA 01111-0001.

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